

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Andrea Marie Shaul
Robert Blain Shaul
Debtors

Case No. 18-04779-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: KADavis
Form ID: 309A

Page 1 of 3
Total Noticed: 68

Date Rcvd: Sep 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2019.

db/jdb +Andrea Marie Shaul, Robert Blain Shaul, 13585 Berwick Tpke, Gillett, PA 16925-9125
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Martin A Mooney, Schiller, Knapp, Lefkowitz & Hertzel LLP, 950 New Loudon Road, Ste. 109, Latham, NY 12110-2182
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
5129868 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
5129864 +Canal Crossing, 130 Saddlestone Ln, Main Office, Camillus, NY 13031-1681
5129863 +Canal Crossing, 130 Saddlestone Place, Camillus, NY, Camillus, NY 13031-1681
5179097 +Dr. Robert Dracker, 4811 Buckley Rd., Liverpool, NY 13088-3629
5129883 Ed Financial, P.O. Box 36008, Knoxville, TN 37930-6008
5197450 Edfinancial Services on behalf of ECMC, Educational Credit Management Corporatio, Lockbox 8682, P.O. Box 16478, St. Paul, MN 55116-0478
5180351 +Edfinancial Services on behalf of MDHE c/o ASA, MDHE c/o American Student Assistance, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2567
5135123 +Edfinancial Services on behalf of Massachusetts Hi, PO Box 16129, St Paul MN 55116-0129
5135122 +Edfinancial Services on behalf of NYHESC, New York State Higher Education Services, 99 Washington Ave., Albany, NY 12210-2822
5129884 +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
5135161 +First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
5129889 +Fnb Omaha, P.O. Box 3412, Omaha, NE 68197-0001
5129890 +Garden Homes Management Corporation, 29 Knapp St, PO Box 4401, Stamford, CT 06907-0401
5179096 Grnsky/thdlnsvc/fifths, Home Depot, PO Box 71215, Charlotte, NC 28272-1215
5129892 +Guthrie/Robert Packer Hospital, 1 Guthrie Square, Sayre, PA 18840-1698
5138858 Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
5139393 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
5129911 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
5131032 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5129912 PA Income Tax - Dept of Rev, PO BOX 280506, Harrisburg, PA 17128-0506
5129914 Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
5129915 +Realpage Utility Management, 130 Saddlestone Place, Camillus, NY 13031-1681
5133056 +TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
5133073 +TD Auto Finance LLC, c/o Schiller, Knapp, LLP, 950 New Loudon Road, Latham, NY 12110-2100
5149793 U.S. Bank NA dba Elan National Financial Services, Bankruptcy Department, PO Box 108, St Louis, MO 63166-0108
5129939 #+WaterWatch, 67 Warehouse St, Rochester, NY 14608-1736

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mjzeigler@comcast.net Sep 03 2019 19:48:38 Matthew Joseph Zeigler,
Zeigler Law Firm LLC, 353 Pine St, Suite 3, Williamsport, Williamsport, PA 17701
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Sep 03 2019 19:49:58 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5129859 +EDI: GMACFS.COM Sep 03 2019 23:13:00 Ally Financial, 200 Renaissance Ctr,
Detroit, MI 48243-1300
5144013 EDI: BECKLEE.COM Sep 03 2019 23:13:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5129860 +EDI: AMEREXPR.COM Sep 03 2019 23:13:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
5129862 +E-mail/Text: legal@blirentals.com Sep 03 2019 19:49:32 BLI Rentals LLC, PO Box 992,
Emporia, KS 66801-0992
5129865 EDI: CAPITALONE.COM Sep 03 2019 23:13:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
5129896 EDI: CBSAAFES.COM Sep 03 2019 23:13:00 Military Star, 3911 S Walton Walker Blv,
Dallas, TX 75236
5181292 EDI: BL-BECKET.COM Sep 03 2019 23:13:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5129869 +EDI: CHASE.COM Sep 03 2019 23:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
5129870 +EDI: NAVIENTFKASMDOE.COM Sep 03 2019 23:13:00 Dept Of Ed/navient, Po Box 9635,
Wilkes Barre, PA 18773-9635
5129893 EDI: IRS.COM Sep 03 2019 23:13:00 IRS - Federal, Centralized Insolvency Operation,
Post Office Box 7346, Philadelphia, PA 19101-7346
5129894 +E-mail/Text: bncnotices@becket-lee.com Sep 03 2019 19:49:20 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
5129897 +EDI: NAVIENTFKASMRSERV.COM Sep 03 2019 23:13:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
5202018 EDI: NAVIENTFKASMDOE.COM Sep 03 2019 23:13:00
Navient Solutions, LLC obo the dept of education, Navient Solutions, LLC obo,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5130196 +EDI: PRA.COM Sep 03 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

5131217 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2019 19:49:55
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
 Harrisburg PA 17128-0946
 5129913 +E-mail/Text: bankruptcycyteam@quickenloans.com Sep 03 2019 19:50:12 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 5133688 +E-mail/Text: bankruptcycyteam@quickenloans.com Sep 03 2019 19:50:12 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 5129916 +EDI: SALLIEMAE BANK.COM Sep 03 2019 23:13:00 Sallie Mae, Po Box 3229,
 Wilmington, DE 19804-0229
 5129917 +EDI: SEARS.COM Sep 03 2019 23:13:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 5131034 E-mail/Text: bankruptcycyteam@quickenloans.com Sep 03 2019 19:49:48 Sheffield Financial, PO Box 1847,
 Wilson, NC 27894-1847
 5129918 +E-mail/Text: bankruptcycyteam@quickenloans.com Sep 03 2019 19:49:48 Sheffield Financial Co.,
 2554 Lewisville Clemons, Clemons, NC 27012-8110
 5129919 +EDI: CITICORP.COM Sep 03 2019 23:13:00 Sunoco/citi, Po Box 6497,
 Sioux Falls, SD 57117-6497
 5129921 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
 5129922 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/ashley Homestore, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 5129924 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 5129926 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 5129928 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
 5129930 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/sams Club Dc, Po Box 965005,
 Orlando, FL 32896-5005
 5129931 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
 5129932 +EDI: RMSC.COM Sep 03 2019 23:13:00 Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
 5129933 +EDI: CHRYSLER.COM Sep 03 2019 23:13:00 Td Auto Finance, Po Box 9223,
 Farmington Hills, MI 48333-9223
 5129934 +EDI: WTRRNBNK.COM Sep 03 2019 23:13:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 5129936 +EDI: CITICORP.COM Sep 03 2019 23:13:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 5179098 +E-mail/Text: bkrcy@ugi.com Sep 03 2019 19:50:20 UGI, One UGI Center,
 Wilkes-Barre, PA 18711-0601
 5129888 EDI: USBANKARS.COM Sep 03 2019 23:13:00 Elan Financial Service, Po Box 108,
 Saint Louis, MO 63166
 5129938 EDI: VERIZONCOMB.COM Sep 03 2019 23:13:00 Verizon Fios, PO Box 15124,
 Albany, NY 12212-5124

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5129891 Grnsky/thdlnsvc/fiftht
 5129937 UGI
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 5129861* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 5129866* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 5129867* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
 5181293* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 5129871* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129872* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129873* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129874* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129875* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129876* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129877* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129878* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129879* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129880* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129881* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5129882* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 5180349* +Edfinancial Services on behalf of NYHESC, New York State Higher Education Services,
 99 Washington Ave., Albany, NY 12210-2822
 5129885* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
 5129886* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
 5129887* +Edfinancial Svcs, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
 5129895* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 5129898* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129899* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129900* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129901* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129902* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129903* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129904* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129905* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129906* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

***** BYPASSED RECIPIENTS (continued) *****

5129907* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129908* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129909* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129910* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
 5129920* +Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
 5129923* +Syncb/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
 5129925* +Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
 5129927* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
 5129929* +Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
 5129935* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 2, * 41, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Joseph P Schalk on behalf of Defendant Educational Credit Management Corporation
 jschalk@barley.com, sromig@barley.com
 Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
 Martin A Mooney on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com,
 acarmany@schillerknapp.com
 Matthew Joseph Zeigler on behalf of Plaintiff Andrea Marie Shaul mjzeigler@comcast.net,
 r59360@notify.bestcase.com
 Matthew Joseph Zeigler on behalf of Debtor 1 Andrea Marie Shaul mjzeigler@comcast.net,
 r59360@notify.bestcase.com
 Matthew Joseph Zeigler on behalf of Debtor 2 Robert Blain Shaul mjzeigler@comcast.net,
 r59360@notify.bestcase.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

| | | |
|---|--|--|
| Debtor 1 | Andrea Marie Shaul | Social Security number or ITIN xxx-xx-1389 |
| | First Name Middle Name Last Name | |
| Debtor 2 | Robert Blain Shaul | EIN ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN xxx-xx-8376 |
| United States Bankruptcy Court Middle District of Pennsylvania | | EIN ----- |
| Case number: 4:18-bk-04779-RNO | | Date case filed in chapter 13 11/12/18 |
| | | Date case converted to chapter 7 8/21/19 |

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| About Debtor 1: | | About Debtor 2: |
|--|--|---|
| 1. Debtor's full name | Andrea Marie Shaul | Robert Blain Shaul |
| 2. All other names used in the last 8 years | | |
| 3. Address | 13585 Berwick Tpke Gillett, PA 16925 | 13585 Berwick Tpke Gillett, PA 16925 |
| 4. Debtor's attorney Name and address | Matthew Joseph Zeigler Zeigler Law Firm LLC 353 Pine St Suite 3 Williamsport Williamsport, PA 17701 | Contact phone 570 5992211 Email: mjzeigler@comcast.net |
| 5. Bankruptcy trustee Name and address | Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019 | Contact phone 717 234-7455 Email: lawrencegfrank@gmail.com |

For more information, see page 2 >

| | | |
|---|---|---|
| 6. Bankruptcy clerk's office | U.S. Bankruptcy Court 197 S Main St, Wilkes-Barre, PA 18701 OR 228 Walnut St, Rm320, Harrisburg, PA 17101 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone 570-831-2500/717-901-2800 Date: 9/3/19 |
| 7. Meeting of creditors | October 16, 2019 at 10:00 AM | Location: City Hall, Community Room, 2nd Floor, 245 West 4th Street, Williamsport, PA 17701 |
| | | Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required *** |
| 8. Presumption of abuse | | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. |
| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 12/15/19 |
| | <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. | |